

ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention

SYSTEMS AND METHODS FOR CHARGE-BACK INVOICE
GENERATION

Application Number :

Confirmation Number:

First Named Applicant: Beth Ghiloni

Attorney Docket Number: F-728

Art Unit:

Examiner:

Search string: (6052671 or 5978780 or 6035285).pn

US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
SKA	1	6052671	2000-04-18	Crooks, et al.		705	34
SKA	2	5978780	1999-11-02	Watson		705	40
SKA	3	6035285	2000-03-07	Schlect, et al.		705	30

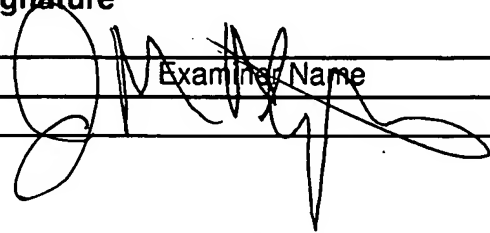
Remarks

Note: Remarks are not for responding to an office action.

Applicant submits herewith patents, publications or other information of which Applicant is aware, which they believe may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR section 1.56. This Information Disclosure Statement is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" against this application. In accordance with 37 CFR section 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR section 1.56(b) exists. In accordance with 37 CFR section 1.97(h), the filing of this Information Disclosure Statement shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in 37 CFR section 1.56(b). This Information Disclosure Statement is being filed according to one of the following: (i) within 3 months of the filing date of this application (other than a CPA); (ii) within 3 months of the date of entry of the national stage as set forth in section 1.491 in an international application; (iii) before the mailing of a first Office action on the merits; or (iv) before the mailing of a first Office action after the filing of a request for continued examination under section 1.114. In accordance with electronic filing procedures,

copies of the patents and patent applications listed herein are not attached. The Commissioner is hereby authorized to charge any additional fees that may be required to Deposit Account No. 16-1885.

Signature

Examining Name	Date
	01/20/05

James Alpert